

Employee Health and Benefits

Phone: (207) 287-6780 or 1-800-422-4503

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www.maine.gov/beh

Office Hours: Monday – Friday 8am to 5pm



Your State of Maine Benefits

- Health Insurance
- Dental Insurance
- Vision Insurance
- Deferred Compensation Plan (457b)
- Flexible Spending Accounts
- Long Term Care Insurance

(*Life Insurance is administered by the Maine Public Employees Retirement System)

www.maine.gov/beh is your resource for all governing statutes, benefit overviews, premium rates, provider listings and much more!

Who can participate in the health, dental & vision insurance programs?

- Active State of Maine & ancillary employees who are eligible to participate with the Maine Public Employees Retirement System

When does my insurance start?

- New employees are eligible the 1st of the month following one month of employment
 - Example - hire date May 2, insurance eligible July 1
 - Example - Hire date June 1, insurance eligible July 1

*Voluntary Benefits may have other effective dates

Health Insurance

- **Self-Insured plan**
 - Governed by the State Employee Health Commission
 - Administered by Aetna
- **Point of Service Policy:** This means that you have some level of coverage for care provided by both in network and out-of-network doctors & hospitals. To maximize your benefits, you should get a referral from your primary care doctor for in-network services.
- **Provides**
 - Preventive Care
 - Medical and Sick Care (e.g. hospital services)
 - Prescriptions
 - Mental Health Services

Health Insurance: On-Line Tools

- The Point of Service health plan is administered by Aetna.
- Customized website for the State of Maine “Express Lane”
www.AetnaStateOfMaine.com
 - Find a Provider
 - Benefit Overview
 - Discount Programs (Fitness, weight management, vision, hearing, etc)
- Secure member website – Aetna Navigator
 - Look up a claim
 - Order/print an ID card
 - Keep track of health care costs
- Aetna Mobile
 - Mobile web
 - App for Android & iPhone

Health Insurance: Co-pays

- Preferred PCP Office Visit: \$0.00
- Participating Primary Care Physician (“PCP”) Office Visit: \$20.00*
- Specialist Office Visit: \$25.00* (for services with a referral from your PCP)

*Co-pays for many preventative visits will be waived. See your Benefit Overview for details.

See DocFind tool for a list of doctors, hospitals, specialists and much more!

www.AetnaStateofMaine.com

Health Insurance: Co-pays (continued)

- High-tech imaging: **\$50.00** (for example, MRI, CT Scan, etc.)
- Preferred Walk-in Clinics: **\$25.00**
- Emergency Department: **\$100.00**
- Aetna Informed Health Line – 24/7 Nurse Line: Free
 - 1-800-270-2386

Check your Benefit Overview for more detailed information

www.AetnaStateOfMaine.com

Deductibles & Coinsurance

<u>Benefit</u>	<u>Tier 1</u> Preferred	<u>Tier 2</u> Participating	<u>Tier 3</u> Self-Referred or Out of Network
Deductible*	\$300/\$600	\$1,500/\$3,000	\$2,500/\$5,000
Coinsurance (member)	5%	20%	40%
CY Coinsurance limit	\$800/\$1,600	\$1,500/\$3,000	\$2,500/\$5,000
CY OOP limit	\$1,100/\$2,200	\$3,000/\$6,000	\$5,000/\$10,000

“CY” = Calendar Year

“OOP” = Out-of-pocket

Note Tier 1 & Tier 2: Referral from PCP required for most services

***Any portion of your deductible met during October, November or December will roll over to the new year as a credit.**

Pharmacy Co-pays

Medication Category	Co-pay for a 30-Day Supply	Co-pay for a 90-Day Supply
Generic	\$10	\$15
Preferred Name Brand	\$30	\$45
Non-preferred Name Brand	\$45	\$70
Lifestyle (e.g. infertility, impotency)	\$50	\$75

- Prescriptions can be filled at your local retail pharmacy or through Aetna mail order
- You can view the Aetna **Preferred Drug Guide** at www.AetnaStateOfMaine.com (select the “Pharmacy” tab)

Pharmacy Benefit (continued)

- Maine is a generic substitution state
 - Name brand prescriptions are filled with a generic medication if there is one available
- If there is a medical reason that you cannot take the generic medication, your doctor can request the exception through Aetna Pharmacy
 - Outside of the exception stated above, you will pay the pharmacy the co-pay, plus the difference in retail cost between the brand name drug and the generic drug

Health Insurance Premiums

How much will your health insurance cost? There are four factors to consider when calculating your health insurance premium:

1. Your base annual rate of pay
2. Employment status (full-time, part-time, intermittent, etc.)
3. Family members covered on policy
4. Participation in annual Health Credit Premium Program

Health Insurance Premiums (continued)

Base Annual Rate of Pay	Employee's % of Own (individual) Policy	Bi-weekly Premium Deduction	Bi-weekly STATE Portion of Premium Amount
Less than or equal to \$30,000	5%	\$18.19	\$345.58
Greater than \$30,000 but less than \$80,000	10%	\$36.38	\$327.39
Equal to or greater than \$80,000	15%	\$54.57	\$309.20

- Example above is for a full-time employee on a single policy.
- Deductions are withheld pre-tax (domestic partner premiums are post-tax)
- Part-time employees pay an additional pro-rated share of the individual premium. (Contact Employee Health & Benefits for premium amount.)
- The State pays 60% of the dependent premium; the employee pays 40%.
- The entire premium rate sheet can be found at www.maine.gov/beh

Health Insurance Split Contract

Available to:

- Two married State of Maine employees and/or non-Medicare State of Maine retirees with children.
- Domestic Partners who are both State of Maine employees with children. Partners must qualify by filing a domestic partner affidavit.*
- State of Maine employee and non-Medicare State of Maine Retiree (married or domestic partners) with children.

Contact Employee Health & Benefits office
(207)287-6780

What is Healthcare Quality?

Healthcare quality - “Good quality health care means doing the right thing at the right time, in the right way, for the right person and getting the best results.”

(Centers for Medicare and Medicaid Services)

Maine Health Management Coalition

- The Coalition's Mission
 - “To bring the people who get care, pay for care, and provide care together in order to measure and improve the quality of health care services in Maine. By publicly reporting quality information on Maine doctors and hospitals, the MHMC-F hopes to empower the public to make informed decisions about the care they receive.”
- The State of Maine is a member of the Coalition

www.GetBetterMaine.org

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SEARCH BY:

- ☒ Ratings & location
- ☐ Doctor or practice name

RATINGS & LOCATION: * indicates a required field

Doctor type: *

Rated for a specific condition:

Choose a doctor type above to see related
conditions.

Location: *

☐ Accepting new patients

GO

Dental Insurance



Member Services

1-800-832-5700

www.NEDelta.com

Dental Insurance: Coverage

Coverage Category	State Of Maine PPO Network	Delta Dental Premier Network	Non- Participating
Preventive & Diagnostic	100%	100%	90%
Basic Restorative	90%	80%	70%
Major Restorative	60%	50%	40%
Orthodontics	60%	50%	40%

- Level of coverage based on reasonable & customary charges
- Please refer to your Summary of Benefits for calendar year and lifetime maximums
- Provider lists can be found at www.nedelta.com
- Secure member login available
 - View balance of your calendar year maximums, claims, recent treatment summary, etc.

Dental Bi-weekly Premiums

- Full Time Employee: Free! (automatic enrollment)
- Employee and spouse or one other dependent: \$10.79
- Employee and two or more dependents: \$33.14

(*There is no State contribution for dependent premium on the dental insurance.)

Vision Insurance

- **“Blue View Vision”** – Anthem Blue Cross/Blue Shield program
 - Supplemental vision insurance coverage
 - Customer Service 1-866-723-0515
 - Find a provider at www.anthem.com

Aetna Health Plan	Blue View Vision Plan
Routine eye exam	Routine eye exam
Eye infection	Glasses
Eye injury	Contact lenses
Non-routine services	

- Refer to your benefit overview for more information
- Check with your Human Resources department regarding the Video Display Terminal benefit (“VDT”)

Blue View Vision

Biweekly Pretax Premiums

- Employee Only: \$2.46
- Employee + 1 family member: \$3.94
- Employee + 2 or more family members: \$6.40

When can I add or delete dependents from my insurance policies?

- Within 60 days of hire
- During Annual / Open Enrollment- Begins in May through early June for a July 1 effective date.
- Within 60 days of a “life event” such as marriage, divorce or birth/adoption. (Note: change must be consistent with the event.) The complete list of events can be found at www.maine.gov/beh.

Deferred Compensation 457b Plan

- Retirement savings account
- Governed by the IRS
- Convenience of payroll deduction
- Contributions are pre-tax
 - You will not pay income taxes on your deposits or on the income your investment earns until you withdraw your account.

Deferred Compensation

Q. How much may I defer?

A. The minimum is \$20 per pay period. The annual limits for 2012 are:

Under age 50	\$17,000
Over age 50	\$22,500
Within 3yrs of normal retirement age	\$34,000

Deferred Compensation

Q. When may I withdraw funds?

A.

- When you leave State service
- Unforeseeable emergency hardship
- Small account balance
- Money rolled INTO the plan

*IRS rules apply to each withdrawal

Deferred Compensation

Q. How do I get started?

A. Contact the local representative of one of three financial service organizations (Valic, Hartford or ING). The list of representatives can be found at www.maine.gov/beh

You can enroll at any time!

Long-Term Care Insurance

- “Care required to provide assistance with activities of daily living to a person who suffers from a chronic illness or disability.”¹

¹ Source: The Prudential Insurance Company of America

- **Prudential Insurance Company**
 - Customer Service 1-800-732-0416
 - www.prudential.com/gltcweb

Long-Term Care Insurance

There are various ways to cover long-term care insurance:

1. Your Health Insurance Plan
 2. Medicare
 3. MaineCare
 4. Private long-term care policy
- It is important to know the limitations that exist in traditional health insurance plans, Medicare & MaineCare
 - Please note, long-term care insurance is not the same as disability insurance

Long-Term Care Insurance

How to enroll

- Log on to www.prudential.com/gltcweb
 - Group name: maineltc & access code: pinecone
 - Or call Customer Service at 1-800-732-0416
- You may enroll within 31 days after you become benefit eligible
 - **proof of good health not required for new employees OR...**
- You may enroll at any time during your employment or retirement
 - you **will** need to complete a confidential medical questionnaire

Flexible Spending Accounts

- You may have money deducted from each pay check PRE-TAX. Those contributions are then saved for out of pocket medical or daycare (or eldercare) expenses.

Can be a significant tax savings for you!

- Accounts are administered by:

HR Support & Consulting

1-866-655-5397 or www.hrscflex.com

Flexible Spending Accounts

Dependent Care

- Child day care
- Elder care
- \$5,000 limit
- \$1.85 admin fee (pre-tax)

Medical Care

- Out-of-pocket medical, dental & vision expenses
- You, your spouse & dependent children
- \$3,000 limit
- \$1.85 admin fee (pre-tax)

Flexible Spending Accounts

“Use it or lose it”

Per the IRS, the funds contributed into either of the dependent care or medical care accounts are forfeited if not used. Expenses must be incurred during the calendar year....

Plan Carefully....

You will find much more information including tax examples and planning worksheets at www.maine.gov/beh and www.hrscflex.com

Employee Assistance Program

- “EAP” provides confidential counseling to employees and their family members for most types of personal problems
- The program is available to all employees and members of their household
- You can have up to 8 free visits per issue
- EAP will provide assistance in contacting Aetna for further treatment

AllOne Health

1-800-451-1834

www.allonehealth.com

Leave of Absence

- Taking a leave of absence from your job at the State of Maine
 - Employee Health will send you a letter regarding your leave and how your benefits will be affected
 - Depending on the type of leave, some portions of your premium may be covered by the State. You will be billed for any amount due.
 - Going on a leave and then returning from a leave is a life event.
 - If coverage is ended during your leave, you may reapply within 60 days of returning to work.

COBRA

- If you or your family members lose coverage from the employer sponsored State of Maine health, dental and vision plans a temporary extension of coverage will be offered.

Covered Member	Length of Coverage Offered
Terminated employee	Up to 18 months
Ex-spouse (upon divorce)	Up to 36 months
Dependent children that age off the plan	Up to 36 months

- Older children age off the health & dental plans the first of the month following their 26th birthday; age 25 for the vision plan.
- The premiums will be billed to the member at 102% of the cost of the plan.

Retirement

- Upon retirement there may be health benefits available to you
 - It is especially important to keep this in mind if you cancel your insurance coverage during your employment; this could effect your retiree health insurance
- Check out our Pre-Retiree booklet for more information
 - www.maine.gov/beh OR
 - (207)287-6780 to speak to a Benefits Specialist

Any Questions??

Call (207)287-6780 and ask to speak
with a Benefits Specialist

www.maine.gov/beh

